

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF SUFFOLK

ALEX PACIFICO,
ON BEHALF OF HIMSELF AND ALL OTHERS
SIMILIARLY SITUATED,

INDEX NO.
FILING DATE:

Plaintiff,

-against-

SUMMONS
WITH NOTICE

MIDLAND CREDIT MANAGEMENT, INC. and
JOHN AND JANE DOES 1-10,

Plaintiff designates
SUFFOLK County
as the place of trial

Defendants.

The basis of the venue is
Plaintiff's residence

To the above named Defendant(s):

You are hereby summoned to answer the complaint in this action and to serve a copy of your answer, or if the complaint is not served with the summons, to serve a notice of appearance, on the plaintiff's attorney within 20 days after the service of this summons, exclusive of the day of service (or within 30 days after the service is complete if the summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the sum of \$1,000 as regards Plaintiff individually and \$500,000.00 to be distributed among the class members in any certified class with interest thereon from the 16th day of January 2020, together with the costs of this action and attorney's fees.

TAKE NOTICE that the object of this action and the relief sought is to recover damages for violations of 15 USC 1692, et. seq. and NY GBL § 349 based on Exhibit A and Exhibit B and that in case of your failure to answer, judgment will be taken against you for the sum of \$1,000 as regards Plaintiff individually and \$500,000.00 to be distributed among the class members in any certified class with interest thereon from the 16th day of January 2020, together with the costs of this action and attorney's fees.

Dated: January 14, 2021

/s/

By: Simon Goldenberg
Law Office of Simon Goldenberg PLLC, Attorney(s) For Plaintiff
818 East 16th Street, Brooklyn, NY, 11230
Tel. (347) 640-4357

Index No.

ALEX PACIFICO,
ON BEHALF OF HIMSELF AND ALL OTHERS
SIMILIARLY SITUATED,

Plaintiff(s),

-vs-

MIDLAND CREDIT MANAGEMENT, INC. and
JOHN AND JANE DOES 1-10,

Defendant(s).

SUMMONS WITH NOTICE

Simon Goldenberg certifies that, to the best of his knowledge, information and belief, formed after an inquiry reasonable under the circumstances, the presentation of the annexed paper(s) or the contentions therein are not frivolous as defined in 22 NYCRR 130-1.1(c).

/s/

By: Simon Goldenberg
Law Office of Simon Goldenberg PLLC
Attorney(s) For Plaintiff
818 East 16th Street, Brooklyn, NY, 11230
Tel. (347) 640-4357

EXHIBIT A



Midland
Credit
Management

350 Camino De La Reina
Suite 100
San Diego, CA 92108

1/16/2020

Alex Pacifico

PS T159 021

Mastic Beach, NY 11951-2101



Original Creditor	CAPITAL ONE BANK (USA), N.A.
Current Owner	Midland Credit Management, Inc.
Original Account Number	XXXXXXXXXXXX5886
MCM Account Number	
Current Balance	\$2,011.07

You are pre-approved for a 10% discount!
Reply Now MidlandCredit.com
or call 877-653-5260 by 2/15/2020

Choose The Option That Works For You.

RE CAPITAL ONE BANK (USA), N.A.

Dear Alex,

Congratulations! You have been pre-approved for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you. Pay today at MidlandCredit.com or call 877-653-5260 now.

Option 1*:	10% off	You Pay Only
Payment Due Date:	2/15/2020	\$1,809.96

Option 2**:	5% off	6 Monthly Payments of Only
First Payment Due Date:	2/15/2020	\$318.42

Option 3:	Monthly Payments As Low As	\$50 per month
Call today to discuss your options and get more details.		

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-653-5260.

**Option 2 is only available by calling 877-653-5260.

Benefits of Paying!

> Save up to \$201.11

> Offer Expiration date:
2/15/2020

MidlandCredit.com

877-653-5260

Hours of Operation

Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET

We are not obligated to renew any offers provided.



MidlandCredit.com



877-653-5260



Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION



✂ Check here if you provided updated contact information on the reverse side.

MCM Account Number
Current Balance

\$2,011.07

Total Enclosed

\$



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-653-5260

se habla español
877-653-6092

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Midland Credit Management, Inc. (MCM),
is a debt collection company.

Alex Pacifico

Mastic Beach, NY 11951-2101

P29T715 069



4/7/2020

RE CAPITAL ONE BANK (USA), N.A.

ACCOUNT INFORMATION

Original Creditor
Current Owner
Original Account Number
MCM Account Number
Current Balance

CAPITAL ONE BANK (USA), N.A.
Midland Credit Management, Inc.
xxxxxxx5886
\$2,011.07

Visit **MidlandCredit.com** or Call
877-746-1462 Today!

Dear Alex,

CHOOSE THE OPTION THAT WORKS FOR YOU:

OPTION 1

10% OFF

You Pay Only: \$1,809.96*

OR

OPTION 2

5% OFF

6 Monthly Payments of Only
\$318.42**

OR

OPTION 3

BUILD YOUR OWN PLAN

MidlandCredit.com
877-746-1462

All offers expire 5/7/2020.

Sincerely,

Tim Bolin
Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-746-1462.

**Option 2 is only available by calling 877-746-1462.

We are not obligated to renew any offers provided.

350 Camino De La Reina
Suite 100
San Diego, CA 92108

Visit **MidlandCredit.com** or Call **877-746-1462** Now

Hours of operation: Mon-Fri: 8am - Midnight ET Sat-Sun: 8am - 7:30pm ET

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side

MCM Account Number
Current Balance

\$2,011.07

Total Enclosed

\$.

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-746-1462

se habla español
877-461-1463

DM010

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	CAPITAL ONE BANK (USA), N.A.	MCM Account Number	
Original Account Number	xxxxxxxxxx5886	Charge-Off Date	6/19/2019
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	10/31/2018	Date of Default	1/14/2019

Important Contact Information

Send Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

Send disputes or an instrument tendered as
full satisfaction of a debt to:
Attn: Consumer Support Services
320 E Big Beaver Rd.
Suite 300
Troy, MI 48063
You may also call: 877-746-1462

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431, 2058507

DPRODB

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
		ZIP	<input type="text"/>
Email	<input type="text"/>		
	Cell Phone	<input type="text"/>	
Work Phone	<input type="text"/>	Home Phone	<input type="text"/>



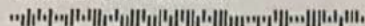
PRE-LEGAL NOTIFICATION

5/20/2020

Alex Pacifico

P14 T320 016

Mastic Beach, NY 11951-2101



350 Camino De La Reina
Suite 100
San Diego, CA 92108

Account Details

Original Creditor	CAPITAL ONE BANK (USA), N.A.
Original Account Number	xxxxxxxxxxxx5886
Current Servicer	Midland Credit Management, Inc.
MCM Account Number	[REDACTED]
Current Owner	Midland Credit Management, Inc.
Current Balance	\$2,011.07

ACT NOW:

Attorney review may be the next step
Pay by 6/19/2020 at MidlandCredit.com
or call 877-798-6947

RE: CAPITAL ONE BANK (USA), N.A.

Dear Alex,

Midland Credit Management, Inc. has made several attempts to contact you regarding this account. MCM is now considering forwarding your account to an attorney in your state for possible litigation. Upon receipt of this notice, please pay at MidlandCredit.com or call 877-798-6947 to discuss your options.

If we don't hear from you or receive payment by **6/19/2020**, we may proceed with forwarding this account to an attorney.

Here are some options to resolve your debt:

- Pay your full balance of \$2,011.07
- Call us to see how to qualify for payment plans

If your account is forwarded to an attorney, this may result in a lawsuit against you.

Pay online 24/7 at MidlandCredit.com

We encourage you to call us: 877-798-6947.

Hours of Operation: Mon-Fri: 8am - Midnight ET Sat-Sun: 8am - 7:30pm ET

Sincerely,

Tim Bolin Division Manager

For your reference:

Your Account Number at Charge-off was xxxxxxxxxxxx5886. The Creditor at Charge-off was CAPITAL ONE BANK (USA), N.A.. Charge-Off Balance 2,011.07.

You may request the following information by writing us at PO Box 93090 San Diego, CA 92123 and the same will be provided to you at no cost within 30 days of receipt of your written request: 1) An account statement or complete transactional history, as applicable, reflecting your name, the last four digits of the account number at the time of charge-off, and the charge-off balance and/or claimed balance, excluding any post charge off payments; 2) A listing of all prior owners of this account and transfer information; 3) Documentation evidencing the transfer of ownership of the account to Midland Credit Management, Inc.; 4) An account statement or complete transactional history reflecting purchase, payment or other actual use of the account or a signed document reflecting the opening of the account at issue; 5) an explanation of how any amount we are seeking to collect in excess of charge-off was calculated; and 6) If applicable, the terms and conditions applicable to the account.

8015-000

We are not obligated to renew any offers provided



MidlandCredit.com



877-798-6947



Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side.

MCM Account Number
Current Balance

[REDACTED]
\$2,011.07

Total Enclosed

\$.

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-798-6947

se habla español
877-798-7850

REC1001

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	CAPITAL ONE BANK (USA), N.A.	MCM Account Number	
Original Account Number	xxxxxxxxxx5886	Charge-Off Date	6/19/2019
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	10/31/2018	Date of Default	1/14/2019

Important Contact Information

Send Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

Send disputes or an instrument tendered as
full satisfaction of a debt to:
Attn: Consumer Support Services
320 E Big Beaver Rd.
Suite 300
Troy, MI 48063
You may also call: 877-746-1462

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431, 2058507

DPRODB

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
		ZIP	<input type="text"/>
Email	<input type="text"/>		
	Cell Phone	<input type="text"/>	
Work Phone	<input type="text"/>	Home Phone	<input type="text"/>

Pre-Legal Department
NOTICE OF POSSIBLE ATTORNEY REVIEW



Midland
Credit
Management

350 Camino De La Reina
Suite 100
San Diego, CA 92108

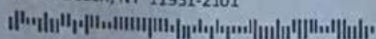
MCM's Pre-Legal Department has attempted to contact you regarding this account

Alex Pacifico

P12 T190 018



Mastic Beach, NY 11951-2101



PRE-LEGAL NOTIFICATION

SECOND NOTICE
Pay at MidlandCredit.com or
Call 877-798-7851

6/24/2020

RE: CAPITAL ONE BANK (USA), N.A.
Original Account Number: xxxxxxxxxxxx5886
MCM Account Number: [REDACTED]

CURRENT STATUS OF YOUR ACCOUNT

We are proceeding with an evaluation of your account and are considering forwarding this account to an attorney in your state for possible litigation. Contact us by 7/24/2020 to resolve this account.

IF YOU DO NOT CONTACT US

Failure to make a payment or contact us will result in the continuation of the pre-legal review process. After the pre-legal review process, your account may be forwarded to an attorney.

SOME OF YOUR OPTIONS

Call us at **877-798-7851** today to stop this process!
Make a payment using the slip provided below or pay online at **MidlandCredit.com**.

LET US HELP YOU

If your account goes to an attorney, the flexible options below may no longer be available to you. If this process results in litigation, and a judgment is entered against you, the judgment will be enforceable according to state law. There still is an opportunity to set up a payment plan and avoid the hassle and inconvenience of the legal process. Please call us today: **877-798-7851**.

**STOP THE
PRE-LEGAL
PROCESS**

- Pay your full balance of \$2,011.07
- Call us to see how to qualify for payment plans

Reply by **7/24/2020** at
MidlandCredit.com
or **877-798-7851**

Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET

Sincerely,
Tim Bolin Division Manager

We are not obligated to renew any offers provided



MidlandCredit.com



877-798-7851



Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side.

MCM Account Number
Current Balance

\$2,011.07

Total Enclosed

\$

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-798-7851

se habla español
877-798-7861

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	CAPITAL ONE BANK (USA), N.A.	MCM Account Number	
Original Account Number	xxxxxxxxxx5886	Charge-Off Date	6/19/2019
Current Creditor The sole owner of this debt	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	10/31/2018	Date of Default	1/14/2019

Important Contact Information

Send Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

Send disputes or an instrument tendered as full satisfaction of a debt to:
Attn: Consumer Support Services
320 E Big Beaver Rd.
Suite 300
Troy, MI 48063
You may also call: 877-798-7851

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431, 2058507

DPROD8

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address

City

State

ZIP

Email

Cell Phone

Work Phone

Home Phone

EXHIBIT B



Midland
Credit
Management

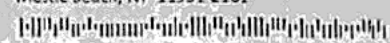
350 Camino De La Reina
Suite 100
San Diego, CA 92108

1/16/2020

Alex Pacifico

P4 T159 021

Mastic Beach, NY 11951-2101



Original Creditor	SYNCHRONY BANK
Current Owner	Midland Credit Management, Inc.
Original Account Number	XXXXXXXXXXXX
MCM Account Number	XXXXXXXXXXXX
Current Balance	\$560.25

You are pre-approved for a 10% discount!
Reply Now MidlandCredit.com
or call 877-653-5260 by 2/15/2020

Choose The Option That Works For You

RE SYNCHRONY BANK

LOWES

Dear Alex,

Congratulations! You have been pre-approved for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you. Pay today at MidlandCredit.com or call 877-653-5260 now.

Option 1*: Payment Due Date:	10% off 2/15/2020	You Pay Only \$504.23
Option 2**: First Payment Due Date:	5% off 2/15/2020	6 Monthly Payments of Only \$88.71
Option 3:	Monthly Payments As Low As Call today to discuss your options and get more details.	\$50 per month

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-653-5260.
**Option 2 is only available by calling 877-653-5260.

Benefits of
Paying!

- Save up to \$56.03
- Offer Expiration date:
2/15/2020

MidlandCredit.com

877-653-5260

Hours of Operation:
Mon-Fri 9am-5pm ET
Sat 9am-2pm ET

We are not obligated to renew any offers provided.



MidlandCredit.com



877-653-5260



Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side.

MCM Account Number
Current Balance

\$560.25

Total Enclosed

\$



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-653-5260

se habla español
877-653-6092

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Midland Credit Management, Inc. (MCM),
is a debt collection company.

4/7/2020

RE SYNCHRONY BANK LOWES

ACCOUNT INFORMATION

Original Creditor	SYNCHRONY BANK
Current Owner	Midland Credit Management, Inc.
Original Account Number	xxxxxxxxxxxx5336
MCM Account Number	[REDACTED]
Current Balance	\$560.25

Alex Pacifico
[REDACTED]
Mastic Beach, NY 11951-2101
[Barcode]

Visit **MidlandCredit.com** or Call
877-746-1462 Today!

Dear Alex,

CHOOSE THE OPTION THAT WORKS FOR YOU:

<p>OPTION 1</p> <p>10% OFF</p> <p>You Pay Only: \$504.23*</p>	OR	<p>OPTION 2</p> <p>5% OFF</p> <p>6 Monthly Payments of Only \$88.71**</p>	OR	<p>OPTION 3</p> <p>BUILD YOUR OWN PLAN</p> <p>MidlandCredit.com 877-746-1462</p>
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All offers expire 5/7/2020.

Sincerely,

Tim Bolin
Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-746-1462.

**Option 2 is only available by calling 877-746-1462.

We are not obligated to renew any offers provided.

350 Camino De La Reina
Suite 100
San Diego, CA 92108

Visit MidlandCredit.com or Call 877-746-1462 Now

Hours of operation: Mon-Fri: 8am - Midnight ET Sat-Sun: 8am - 7:30pm ET

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side

MCM Account Number [REDACTED]
Current Balance \$560.25

Total Enclosed \$.

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-746-1462

se habla español
877-461-1463

DA0310

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	SYNCHRONY BANK	MCM Account Number	
Original Account Number	xxxxxxxxxx5336	Charge-Off Date	7/12/2019
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	11/3/2018	Date of Default	1/14/2019

Important Contact Information

Send Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

Send disputes or an instrument tendered as full satisfaction of a debt to:
Attn: Consumer Support Services
320 E Big Beaver Rd.
Suite 300
Troy, MI 48083
You may also call: 877-746-1462

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431, 2058507

DPRODB

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address

City State ZIP

Email Cell Phone

Work Phone Home Phone

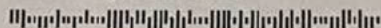
WE'RE HERE TO HELP

Alex Pacifico

P22 T601 021



Mastic Beach, NY 11951-2101



Original Creditor	SYNCHRONY BANK
Current Owner	Midland Credit Management, Inc.
Original Account Number	xxxxxxxxxxxx5336
MCM Account Number	
Current Balance	\$560.25

You are pre-approved for a 20% discount!

Reply Now! MidlandCredit.com

877-689-2110

Choose The Option That Works For You.

RE SYNCHRONY BANK

LOWES

5/20/2020

Dear Alex,

We know times are tough. That's why we are offering you **flexible options** to stay on the road to financial recovery. We encourage you to take advantage of these generous options: pay TODAY at MidlandCredit.com or call 877-689-2110 now.

Option 1: Save 20%

This discount expires on 6/19/2020

You Pay Only

\$448.20

Option 2: Start Small

This offer expires 6-30-2020

Pay as Little as \$5 per Month

for the First 3 Months

Option 3: Let Us Know Your Status:

Call today to discuss your options and get more details.

Temporary Hardships

Available

During times like these a *single* call can make a *big* difference. Call **877-689-2110** now. You can also learn more at MidlandCredit.com.

Sincerely,

Tim Bolin

Division Manager

**To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-689-2110.*

***Option 2 is only available by calling 877-689-2110.*

Flexibility You Need

Defer Your Payments

Make Small Initial Payments (as low as \$5)

STOP our calls by selecting one of these 3 options

The 20% discount expires 6/19/2020

(Other options available through 06-30-2020.)

MidlandCredit.com
877-689-2110

Mon-Fri: 8am - Midnight ET
Sat-Sun: 8am - 7:30pm ET

00154171



Midland Credit Management®

350 Camino De La Reina
Suite 100
San Diego, CA 92108

We are not obligated to renew any offers provided.



MidlandCredit.com



877-689-2110



Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side.

MCM Account Number
Current Balance

\$560.25

Total Enclosed

\$

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-689-2110

se habla español
877-689-2028

Important Disclosure Information:

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Calls to and/or from this company may be monitored or recorded.

Basic Information

Original Creditor	SYNCHRONY BANK	MCM Account Number	[REDACTED]
Original Account Number	xxxxxxxxxxx5336	Charge-Off Date	7/12/2019
Current Creditor The sole owner of this debt	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	11/3/2018	Date of Default	1/14/2019

Important Contact Information

Send Payments to:
 Midland Credit Management, Inc.
 PO Box 301030
 Los Angeles, CA 90030-1030

Send disputes or an instrument tendered as full satisfaction of a debt to:
 Attn: Consumer Support Services
 320 E Big Beaver Rd.
 Suite 300
 Troy, MI 48063
 You may also call: 877-689-2110

We are required under state law to notify consumers of the following additional rights. This list does not contain a complete list of the rights consumers have under applicable law:

New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728, 2022587, 2023151, 2023152, 2027429, 2027430, 2027431, 2058507

DPRODB

By providing your telephone number below, you authorize MCM or its agents to contact you regarding your account at such number by any means, including calling, texting, using automated dialer systems and automatic telephone dialing systems, and using pre-recorded or artificial voice messages. By providing your e-mail address below, you agree to receive electronic mail communications from MCM or its agents regarding your account at such e-mail address and confirm that such e-mail address is not furnished or owned by your employer.

Street Address

City State ZIP

Email Cell Phone

Work Phone Home Phone



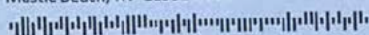
Midland
Credit
Management
350 Camino De La Reina
Suite 100
San Diego, CA 92108

Midland Credit Management, Inc. is a debt collection company.

7/2/2020

Alex Pacifico

Mastic Beach, NY 11951-2101



P42 T1170 021



Original Creditor

SYNCHRONY BANK
LOWES

Original Account Number

xxxxxxxxxxxx5336

MCM Account Number

Current Balance

\$560.25

You are pre-approved for a

10% discount!

Reply Now MidlandCredit.com or call
877-875-5578 by 8/1/2020

Choose the Option That Works for You.

Midland Credit Management, Inc. gives you options to manage your account: make an online payment at MidlandCredit.com or call 877-875-5578. Whatever one you choose, we are offering you these fantastic savings below:

OPTION 1*

10% off

You Pay Only:
\$504.23*

Offer Expiration Date:
8/1/2020

OPTION 2*

5% off 6 Monthly Payments of
\$88.71**

First Payment Due Date: 8/1/2020

Visit MidlandCredit.com or
Call 877-875-5578 Now

ACCOUNT INFORMATION

Current Owner:
Midland Credit Management, Inc.

Original Account Number:
xxxxxxxxxxxx5336

MCM Account Number:

Current Balance:
\$560.25

Let's put this debt behind you. Visit MidlandCredit.com, or call 877-875-5578 today, to pay off your account and regain your financial freedom!

Sincerely,

Tim Bolin

Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-875-5578.

**Option 2 is only available by calling 877-875-5578.

We are not obligated to renew any offers provided.

Visit MidlandCredit.com or Call 877-875-5578 Now

Hours of operation: Mon-Fri: 8am - Midnight ET Sat-Sun: 8am - 7:30pm ET

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

☐ Check here if you provided updated contact information on the reverse side.

MCM Account Number
Current Balance

Total Enclosed

\$

Mail Payments to:
Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030



Manage Your Account Online
MidlandCredit.com

Important Payment Information

Make checks payable to:
Midland Credit Management
Enter your MCM Account # on all payments

877-875-5578

se habla español
877-875-5585

M013

Important Disclosure Information:

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Basic Information			
Original Creditor	SYNCHRONY BANK	MCM Account Number	[REDACTED]
Original Account Number	xxxxxxxxxxx5336	Charge-Off Date	7/12/2019
Current Creditor <i>The sole owner of this debt</i>	Midland Credit Management, Inc.	Current Servicer	Midland Credit Management, Inc.
Last Payment Date	11/3/2018	Date of Default	1/14/2019

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Street Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
Email	<input type="text"/>	Cell Phone	<input type="text"/>
Work Phone	<input type="text"/>	Home Phone	<input type="text"/>